

General Eligibility Information About Medicaid

Medicaid helps pay medical bills for low-income individuals who meet eligibility criteria. There are three agencies in Alabama that certify individuals for Medicaid. These agencies are the Social Security Administration, the Department of Human Resources, and the Alabama Medicaid Agency. Each of these agencies certifies certain groups of individuals for Medicaid based on their circumstances.

The Social Security Administration certifies individuals for the following programs:

Aged (over age 65), blind, or disabled (according to Social Security standards) persons who have very low income may qualify for cash assistance through the Supplemental Security Income (SSI) program. Individuals eligible for SSI are automatically eligible for Medicaid. To apply for SSI, contact the Social Security Office serving your area or call 1-800-772-1213. (NOTE: Disabled means that you must be disabled according to Social Security standards which is: “unable to perform any significant gainful activity, for a period of 12 months or have a condition that will result in death.”)

The Department of Human Resources certifies individuals for the following programs:

Foster children, children who receive State or Federal Adoption Assistance may also be eligible for Medicaid. Persons should contact the Department of Human Resources (DHR) Office in the county in which they live to apply for this program.

The Alabama Medicaid Agency certifies individuals for the following programs:

Certain guidelines must be met in order to be eligible for each program. The individual must be a resident of Alabama, as well as a U.S. citizen or be in satisfactory immigration status. (U.S. citizens must provide proof of citizenship and identity. See Citizenship and Identity Handout for documents needed.) The individual must also meet certain other eligibility requirements, such as age, income, medical or resource limits for each program.

Pregnant Women and Children Program - Pregnant women and children under age 19 in families who have income below certain limits may be eligible for Medicaid.

Medicaid for Low Income Families Program - Households with related children under age 19 living in the home, may be eligible for Medicaid if the household has very low income.

Applications for the Pregnant Women and Children Program, and the Medicaid for Low Income Families Program (Form 291) should be made by contacting a Medicaid eligibility worker. To find an eligibility worker in your area contact your local county Health Department, call Medicaid at 1-800-362-1504 for a paper application or apply on-line at www.insurealabama.org.

Plan First Program - Women who are 19 through 55 years of age and whose income is below a certain limit may be eligible for family planning services from Medicaid (Form 357). For questions about this program or if you want to apply call 1-888-737-2083. NOTE: These women receive family planning services only.

Breast and Cervical Cancer Program - Women under age 65 who have been screened through the Centers for Disease Control and Prevention's National Breast & Cervical Cancer Early Detection Program may be eligible for this program. Call 1-877-252-3324 for information about this program.

To apply for the following eligibility programs, complete a Form 204/205 and mail to the appropriate District Office. (See page 5 on how to get a Form 204/205.)

Nursing Home Program - Medicaid may pay for the cost of nursing home care for individuals meeting certain income, resource, age (over 65) or disability (according to Social Security standards), and medical criteria. Nursing homes and hospitals usually have Medicaid applications (Form 204/205).

Hospital Program - Medicaid may cover the cost of care for individuals who meet certain income, resource, age (over age 65) or disability (according to Social Security standards), and medical criteria. To qualify, the individual must be institutionalized for 30 continuous days.

Post Hospital Extended Care (PEC) Program - Individuals who are hospitalized and are awaiting placement in a nursing home may be eligible for Medicaid. Eligibility requirements are similar to the nursing home requirements. These individuals must be institutionalized for at least 30 continuous days. The individual must also have been under acute care for at least 3 days while in the hospital, but currently does not require acute care.

Institutional Care Facility for the Mentally Retarded (ICF-MR) Program - Residents of state facilities for the mentally retarded may be eligible to have Medicaid cover the cost of their care. Eligibility requirements are similar to those of the nursing home program.

To apply for the following Home and Community Based Waiver Programs, see contact information listed for each waiver.

State of Alabama Independent Living (SAIL) Waiver Program - Individuals who are at least 18 years of age, with specific medical diagnoses, who meet the criteria for Medicaid coverage in a nursing home, but prefer to remain at home, may be eligible for full Medicaid coverage at home through the Independent Living Waiver program. (Specific medical diagnoses include, but are not limited to: Quadriplegia, Traumatic Brain Injury, Amyotrophic Lateral Sclerosis, Multiple Sclerosis, Spinal Muscular Atrophy, Muscular Dystrophy, Severe Cerebral Palsy, Stroke and other substantial neurological impairments, severely debilitating diseases or rare genetic diseases.) A limited number of slots are available for this waiver. Contact your local Department of Rehabilitation Services to apply for this waiver or call 1-800-441-7607.

Mental Retardation (MR) Waiver Program - Individuals, age 3 and older, who are diagnosed as mentally retarded may apply for this waiver. These individuals must meet the income, resource, disability (according to Social Security standards), and medical criteria for an institutional care facility for the mentally retarded and have an I.Q. below 70. These individuals would receive Medicaid coverage in the community and not be placed in an institution. A limited number of slots are available for this waiver. Contact your local Department of Mental Health to apply for this waiver or call 1-800-367-0955.

Elderly and Disabled (E&D) Waiver Program - Individuals who are disabled (according to Social Security standards) or elderly (over age 65), may apply for this program through the County Health Department or the Department of Senior Services. One of these agencies will determine if a slot is available and if the individual meets the medical criteria. The Medicaid District Office will make an eligibility determination after one of the agencies approves a slot and the individual qualifies medically. Contact your local county Department of Public Health or your local Area Agency on Aging at 1-800-243-5463 to apply for this waiver.

HIV/AIDS Waiver Program - Individuals who are age 21 or above with a primary diagnosis of HIV/AIDS and would be eligible for Medicaid if they were in a medical institution and who need home and community-based services in order to remain in the community, may be eligible for this program. A limited number of slots are available for this waiver. Contact the local Department of Public Health serving your county of residence to apply for this program or call 334-206-5341.

Technology Assisted (TA) Waiver for Adults Program. Individuals who were receiving private duty nursing services but who are no longer eligible for private duty nursing services through the EPSDT Program upon turning age 21 and for whom private duty nursing services continue to be medically necessary based upon approved private duty nursing criteria, may be eligible for Medicaid coverage through the Technology Assisted Waiver. A limited number of slots are available for this waiver. Contact the Department of Rehabilitation Services to apply for this waiver by calling 1-800-441-7607.

Living at Home (LAH) Waiver Program. Individuals, age 3 and above, who are diagnosed as mentally retarded or with related conditions may apply for this waiver. These individuals would receive Medicaid coverage in the community and not be placed in an institution. A limited number of slots are available for this waiver. Contact the local department of Mental Health serving your county of residence or call 1-800-367-0955.

Newborn Program - Children under 1 year of age, born to mothers certified for Medicaid, may be eligible for Medicaid up to the child's first birthday. The mother should contact her Medicaid Eligibility Worker or call the Alabama Medicaid Agency at 1-800-362-1504 and ask for the Certification Support Division, SSI contact person.

Some Medicaid Programs Are Related to Supplemental Security Income (SSI) Eligibility:
To apply, complete a Form 204/205 and mail to the appropriate Medicaid District Office.
(See page 5 on how to get a Form 204/205.)

Disabled Adult Child Program - An individual whose Supplemental Security Income (SSI) stopped, after he or she attained the age of 18, because he or she began receiving benefits as a Disabled Adult Child, or if SSI stopped as a result of an increase in Social Security benefits as a Disabled Adult Child may be eligible to continue Medicaid coverage.

Retroactive SSI Medicaid Program - An individual who has incurred medical expenses during the 3-month period prior to receipt of their first SSI check may be eligible for Medicaid coverage during those months if he or she was disabled according to Social Security standards or are over age 65 and met the income and resource limits for each month. A person has six months after being awarded SSI to apply for Retroactive SSI Medicaid.

Continuous Medicaid (or Pickle) Program - Individuals who become ineligible for SSI as a result of Social Security cost-of-living increases may be eligible for Medicaid. Any person who received an SSI check and was entitled to Social Security in the same month may be eligible, if the deduction of Social Security cost-of-living increases from the date of SSI termination would make the individual eligible for SSI.

Widows or Widowers Program - In some instances, it is possible for widows or widowers who are not eligible for Medicare to continue Medicaid eligibility. The widow/widower must be over the age of 50, but not yet 65. He or she must have lost SSI eligibility because his or her Social Security benefits increased above the SSI limit when his or her spouse died. NOTE: You cannot have Medicare and be eligible for this program.

Some Limited Medicaid Programs Only Supplement Your Medicare Coverage (known as Medicare Savings Programs in Alabama):

The Alabama Medicaid Agency has some programs that help people with Medicare. People with limited incomes may qualify for programs that pay Medicare premiums, and in some cases, Medicare deductibles and coinsurance. You may have a co-pay for services you receive. You will use the same application to apply for all of these Medicare Savings Programs (Form 211). See Page 5 on how to get Medicaid applications.

Medicare Savings Programs in Alabama (continued):

If you are awarded a Medicare Savings Program, you automatically qualify for “extra help” in paying your Medicare Part D (drug) premiums and deductibles. You may only have to pay a small co-pay for each drug, however, you will need to choose a Medicare Part D drug plan. If you need help in choosing a drug plan, please call Medicare at 1-800-633-4227.

Qualified Medicare Beneficiary (QMB) Program - Medicaid may pay Medicare premiums, deductibles, and coinsurance (not to exceed the Medicaid rate) for some low-income Medicare beneficiaries. Individuals whose income is below a certain limit and who have Medicare Part A, may be eligible.

Specified Low-Income Medicare Beneficiary (SLMB) Program - Medicaid may pay the Medicare Part B premium only for some low-income Medicare beneficiaries. Individuals whose income is below a certain limit, who have Medicare Part A and meet other criteria, may be eligible.

Qualifying Individuals-1 (QI-1) Program - Medicaid may pay the Medicare Part B premium only for some low-income Medicare beneficiaries. The same criteria for the SLMB program apply, except the income limit is higher. There are limited funds available and when these funds are used up, applications will be denied.

Qualified Disabled Working Individuals (QDWI) Program - Individuals who are under age 65, terminated from Title II Disability Insurance Benefits due to earnings exceeding the Substantial Gainful Activity level, and who continues to have the same physical or mental condition not expected to improve, may be eligible for this program if they are entitled to enroll in Medicare Part A benefits under certain rules.

How to get Medicaid applications:

Medicaid has a website, www.medicaid.alabama.gov, where you can download applications to apply for Medicaid. From the Home Page, click on “Apply for Medicaid,” then “Applications and Forms.”

Form 204/205 is for the Elderly & Disabled Programs.

Form 211 is for the Medicare Related Programs.

Form 291 is for the SOBRA/MLIF Programs.

Form 357 is for the Plan First Program.

You may also apply on-line for the SOBRA/MLIF programs at www.insurealabama.org.

Paper applications may be requested by calling 1-800-362-1504.